Certificate Number: 05781-NYS-DE-037343277

Bankruptcy Case Number: 23-10294



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 13, 2023, at 9:43 o'clock AM PDT, Paulo Knobel
completed a course on personal financial management given by internet by Sage
Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an
instructional course concerning personal financial management in the Southern
District of New York.

Date: April 13, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President